

Information to identify the case:

Debtor 1	Sharon Muse	Social Security number or ITIN	xxx-xx-8203
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-24969-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon Muse
aka Sharon Marie Godlewski

12/16/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sharon Muse
Debtor

Case No. 16-24969-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Dec 16, 2021

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2021:

Recip ID	Recipient Name and Address
db	+ Sharon Muse, 229 Woodlawn Terrace, Collingswood, NJ 08108-1542
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516333062	+++ Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516323259	+ Davis Muse, 229 Woodlawn Terrace, Collingswood, NJ 08108-1542
518376722	+ Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516526401	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516323261	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
516323264	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
516323271	++ MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500 address filed with court:, Morristown Pathology Assoc, PA, 65 Madison Ave, Ste 220, Morristown, NJ 07960
516323266	+ Michael Harrison, Esquire, 3155 State Route 10, Ste 214, Denville, NJ 07834-3430
516323267	Morris Imaging Associates PA, PO Box 6750, Dover, NH 03820
516323268	+ Morristown EMA, PO Box 417442, Boston, MA 02241-7442
516323270	+ Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
518782360	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
518782361	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826 Greenville, SC 29603-0826
516323273	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road Ste 100, Mount Laurel, NJ 08054-3437
516323279	+ The Law Offices of Richard W. Krieg, LLC, 17 Prospect St, Morristown, NJ 07960-6862
516381205	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
516323280	+ Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 16 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 16 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516323249	+ Email/Text: mreed@affcollections.com	Dec 16 2021 20:31:32	Accurate Collection Services, 17 Prospect St, Morristown, NJ 07960-6862
516323250	+ EDI: BANKAMER.COM	Dec 17 2021 01:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516323251	+ EDI: CAPITALONE.COM	Dec 17 2021 01:23:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516323253	+ EDI: CAPONEAUTO.COM	Dec 17 2021 01:23:00	Capital One Auto Finance, 7933 Preston Rd,

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Dec 16, 2021

Form ID: 3180W

Total Noticed: 48

			Plano, TX 75024-2302
516410626	EDI: CAPITALONE.COM	Dec 17 2021 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516323255	+ EDI: CITICORP.COM	Dec 17 2021 01:23:00	Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516323256	+ EDI: COMCASTCBLCENT	Dec 17 2021 01:23:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
516323257	+ EDI: WFNNB.COM	Dec 17 2021 01:23:00	Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125
516323258	+ EDI: CCS.COM	Dec 17 2021 01:23:00	Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3225
516323262	+ Email/Text: bknotice@ercbpo.com	Dec 16 2021 20:31:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516323254	EDI: JPMORGANCHASE	Dec 17 2021 01:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516432113	+ EDI: MID8.COM	Dec 17 2021 01:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516323272	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 16 2021 20:31:00	NJ EZ-Pass, P.O. Box 4972, Trenton, NJ 08650
516522906	EDI: PRA.COM	Dec 17 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516514751	+ EDI: JEFFERSONCAP.COM	Dec 17 2021 01:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516344135	EDI: Q3G.COM	Dec 17 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516323274	+ EDI: RMCB.COM	Dec 17 2021 01:23:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
516513543	+ EDI: RMSC.COM	Dec 17 2021 01:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516323275	+ EDI: RMSC.COM	Dec 17 2021 01:23:00	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
516323276	+ EDI: RMSC.COM	Dec 17 2021 01:23:00	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064
516323278	EDI: TDBANKNORTH.COM	Dec 17 2021 01:23:00	Td Banknorth, Po Box 1190, Lewiston, ME 04243
516521404	+ Email/Text: bncmail@w-legal.com	Dec 16 2021 20:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516323277	+ EDI: WTRRN BANK.COM	Dec 17 2021 01:23:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
516323283	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 16 2021 20:32:27	US Dept of Housing and Urban Development, 1085 Raymond Boulevard, 13th fl, Newark, NJ 07102
516323285	+ EDI: CITICORP.COM	Dec 17 2021 01:23:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517374147	EDI: ECAST.COM	Dec 17 2021 01:23:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517374148	EDI: ECAST.COM	Dec 17 2021 01:23:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Dec 16, 2021

Form ID: 3180W

Total Noticed: 48

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516323252	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516323260	*+	Davis Muse, 229 Woodlawn Terrace, Collingswood, NJ 08108-1542
516323265	*	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
516323269	*+	Morristown EMA, PO Box 417442, Boston, MA 02241-7442
516323284	*P++	US DEPT OF HOUSING AND URBAN DEVELOPMENT REG II, OFFICE OF GENERAL COUNSEL, 26 FEDERAL PLAZA ROOM 3500, NEW YORK NY 10278-0068, address filed with court., US Dept of Housing and Urban Development, 1085 Raymond Boulevard, 13th fl, Newark, NJ 07102
516323281	*+	Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121
516323282	*+	Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121
516323263	##+	Faster Urgent Care, PO Box 16182, Loves Park, IL 61132-6182

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2021 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Sharon Muse aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brad J. Spiller	on behalf of Debtor Sharon Muse bankruptcy@brennerlawoffice.com aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor Ditech Financial LLC mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Dec 16, 2021

Form ID: 3180W

Total Noticed: 48

TOTAL: 9